

IRMA AND DISTRICT HOME TOWN  
NEWSPAPER FOR THE PAST  
TWENTY-TWO YEARS.

# IRMA TIMES

Vol. 22. No. 31.

Irma, Alberta, Friday, January 28th, 1938.

\$2.00 per year in advance; 5c per copy

## Orbindale News Items

A most successful bingo party and dance was held in the school on January 14. There will be another on Friday, February 11. Everybody is cordially invited.

Ted Prior is convalescing from a broken shoulder received in the game with Roseberry, while Frank Keller is trying to hide a broken tooth received the same day.

Although we hear rumors of chicken pox not far away, the district has so far escaped. But we're not bragging.

A number from the district had a good time at the masquerade dance at Albert on Friday.

The Buffalo Coulee League, comprised of the Salteaux, Albert and Orbindale squads, is now but definitely under way with Mr. E. Guy as president. The schedule includes 12 games to be completed on Feb. 19. Play-off dates will be decided upon later.

To date four league games have been played. The resultant standings are as follows. Orbindale 5, Albert 0, Salteaux 3. F. Lukens leads the league in scoring points, with the enviable total of nine. Earl Prior would appear to be the league's Red Horn, but in deference to him we'll not go into the lurid details. A more detailed account of Orbindale's games follows:

At Salteaux on January 16th, the game started rather slowly with much pleasant coasting back and forth by both teams. In the first period Bud Staden, taking a pass from Schryer, scored Salteaux's lone goal. Mullins scored for Orbindale. The second period moved at a faster pace, with Johnny Goodwin slipping in another goal for Orbindale. In the third period players of both sides tapped new sources of energy to bring three penalties and a riotous finish. Salteaux sparred unsuccessfully to break the tie, while J. Goodwin slid to his second goal to put Orbindale on the long end of a 3-1 score.

On January 19, Francis Lukens led Orbindale to a 12-5 victory over Albert. The scores were as follows: Orbindale—F. Lukens 6, F. Meyer 4, D. Mullens, W. Parsons 1. Albert: C. Lukens 2, A. Larson 1, C. Ramsay 1, R. Lukens 1.

On the same afternoon, in aid of hockey casualties, Salteaux and Roseberry played a non-league, high tension game on Orbindale ice. After ten furious minutes of overtime the game was still tied one all, but we're hoping to see that tie broken in the very near future.

Sunday's Salteaux-Orbindale action was the hardest fought league battle to date. The first period started with a flourish, Orbindale scoring two goals in the first few minutes of play, from the sticks of W. Parsons unassisted, and Frank Keller on a pass from F. Meyer. Towards the end of the period Schryer plunked a hard drive home for Salteaux, Dud Staden getting the assist. A few minutes later Bud Staden repeated from a scrimmage. Two penalties were handed to Orbindale by referee H. Larson.

In the second period Dud Staden drove home Salteaux's third goal and Don Mullins retaliated to tie the score. Orbindale got another penalty. The third period, in spite of strenuous work, was scoreless, as was the ten minutes of overtime. W. Parsons sustained a painful shoulder injury which we hope will not prove serious.

## SOCIAL CREDIT

On Tuesday, January 25th, the regular meeting of the Irma Local Social Credit Group No. 1363 was held at the home of Mr. A. Fuder, with a large attendance present. The chairman, Mr. Ben Sather, called the meeting to order by the singing of one verse of the theme song, "O God Our Help in Ages Past." Business of the meeting was then gone into, after which a short discourse took place. Mr. W. Masson, our member, was then asked to address the meeting. Mr. Masson gave a very interesting talk, which was enjoyed by all. A vote of thanks was tendered Mr. Masson on the motion of Mr. Milburn, which was unanimously passed. The meeting closed with the National Anthem. Lunch was afterwards served.

Add chopped red apples and sliced dates to cabbage and dressing for a special coleslaw.

## WAINWRIGHT HOSPITAL BOARD HOLD MEETING

Hospital Indigent Agreements To Remain As Formerly

Following are the minutes of a regular meeting of the board of the Wainwright municipal hospital, held on January 15th when all members were in attendance, with Trustee Fuller presiding.

On a motion by Trustee Bleasdale the minutes of the previous meeting were adopted as read by the sec'y.

Moved by Trustee Collette—That the matter of purchasing a house for isolation hospital purposes be tabled. —Carried.

Moved by Trustee Fuller—That a contract be entered into with contributing municipalities for the care of indigents residing within the hospital area only of such municipalities at the one dollar per day rate plus six dollar admission fee for non-rate-payers. —Carried.

Moved by Trustee Collette—That the charge for indigents residing within the contributing municipalities but not resident within the hospital area be \$2.25 per day. —Carried.

Moved by Trustee Collette—That the Town of Wainwright be notified that the indigent agreement with the town as formerly in force will still remain the same. —Carried.

Moved by Trustee Collette—That the accounts to close the year 1937 (paid on Dec. 31st as authorized) amounting to \$1006.37, and also other accounts totalling \$100.05 be accepted and paid. —Carried.

Trustee Gardner gave a report of the hospital's convention to which he was a delegate, which was very interesting and on motion the report was accepted, and the delegate thanked.

Moved by Trustee Collette—That 300 copies of the annual financial statement be secured and a copy of same inserted in the Wainwright Star. —Carried.

Moved by Trustee Collette—That the matter regarding x-ray machine be tabled till the next meeting. —Ord.

Moved by Trustee Gardner—That the matron be authorized to purchase two sets of folding sides for beds. —Carried.

Moved by Trustee Collette—That the necessary supplies of linen be purchased. —Carried.

The board then adjourned.

## EASTERN CANADA TRAVEL BARGAINS, FEB. 19 TO MAR. 5

Winnipeg, Jan. 24.—An opportunity to visit friends, relatives and business associates in Eastern Canada at low cost will be afforded residents of Western Canada by the Canadian National, according to an announcement made today by R. Creelman, passenger traffic manager, Canadian National Railways.

These exceptionally low fares will be on sale from February 19th to March 5th and will carry a return limit of 45 days. Three classes of fares will be available—first-class, tourist and coach class. First-class tickets will be good in standard sleeping and parlor cars upon payment of the additional charge for the accommodation occupied; tourist tickets will be good in tourist sleeping cars upon payment of the regular charge for such accommodation, and coach class tickets will be good for passage in coaches only.

These low fares will be in effect from all stations in British Columbia, Alberta, Saskatchewan, Manitoba and in Ontario, west of Port Arthur and Armstrong, to all points in Eastern Canada, including Port Arthur and Armstrong. Stopovers will be allowed at all stations Winnipeg and east, on both the going and return journeys.

Similar low fares will be in effect from Eastern Canada points to the West during the same period.

## Women's Institute

The monthly meeting of the Irma W. I. will be held in the Legion hall on Main street, Thursday, February 3rd, at 2.30 p.m. Roll call will be answered by the exchange of your favorite cake recipes. Hostesses—Mrs. Arnold, Mrs. Barber and Mrs. Cole. Mrs. C. Wilbraham, Sec'y.

"There must be close co-ordination between the school and home in the proper training of a child in Canada." —Professor W. A. Goff.

## Hockey Notes

Irma Beats Holden 11 to 4 in League Game

The Holden hockey team made their first visit to Irma on January 25 for a league game and were outscored 11 to 4. Each team scored three goals in the first period. Those scoring for Irma were F. Maguire unassisted, R. Maguire unassisted, and Lisson from C. T. T. and A. Logan unassisted. A. Black from Stewart, A. Logan from J. Farn, were responsible for the Holden goals. In the second period Holden was held scoreless, while Irma added three more before the gong sounded. These were scored by R. Maguire from Smith, R. Smith from F. Maguire and C. T. T. unassisted. R. Maguire, A. Logan, A. Black and R. Smith each received a two minute penalty and N. Grycan a five minute penalty in this period. The players speeded up the play in the third period, with the result that the Irma boys added five more goals and Holden one goal. Ed Stewart of Holden was credited with the fourth and final goal for his team and K. T. T. unassisted scored two goals. R. Smith scored one unassisted and one on a pass from F. Maguire, and R. Maguire assisted by brother Frank scored the other one, making the final score 11 to 4. C. T. T. was given two minor penalties in the last period.

Irma Juniors Defeat Viking

The Irma juniors journeyed to Viking on Monday evening and defeated the Viking juniors 6 to 4. After spotting Viking three goals in the first period they crept out from behind and tied the score in the second period. Goals from sticks of Allison Carter, Bob Simmerman and Donald McKay tied the score.

In the final period Viking broke the tie. Then Irma rallied their forces and Clifford Jones again tied the score. Then Arthur Knudson put the Irma squad out in front and Harry Guiltner clinched the game by netting the final tally. There were a great number of penalties given out. Thus it happened that in the final frame no team was at full strength. Art Larson led the penalty parade with one major and three minors.

## The World of Wheat

By H. G. L. STRANGE  
Director, Research Department, Seale Grain Company, Limited

There has recently occurred a decided slump in the prices of stocks, shares and commodities in the United States. This has had its effect upon prices in Canada, including that of wheat.

Some people are fearful that an intense Worldwide depression, such as occurred in 1929, is upon us again. For my own part I do not agree with this pessimistic view. It seems to me there were very good reasons for the temporary recession that has taken place in the United States.

The prices of stocks, shares and commodities, including wheat, are not I believe, too high; indeed not high enough in my own personal view, and for this simple reason: The value of money in terms of gold in Great Britain, the United States and Canada, has been inflated since 1914 by 60%. In many other countries by a greater percentage, but the prices of commodities, stocks, shares and so forth, on the average, have only risen since 1914 by about 25%.

Eventually, it seems to me, the full 60% increase in the prices of all goods, commodities, wages and salaries, must take place, for history tells us that ever in the past the prices of all things have increased, after a time, by exactly the same percentage as the money was inflated.

Following factors have tended to raise price: Dust storms and lack of moisture in the U. S. winter wheat belt; Russian wheat reserves low and further exports likely to be important; Spain makes further wheat purchases; India out of export business until next April; Norwegian potato crop smaller than a year ago.

Following factors have tended to lower price: European crops mostly satisfactory; Moderate rains benefit Argentine corn; Timely snows prevent crop damage in Danubian countries; Turkey becomes a wheat exporter; Brazilian wheat bread flour must contain 30 per cent domestic flour; Uruguay has larger wheat crop than last year; Good crop conditions in Chile.

## ALBERT DISTRICT NEWS

Twin daughters were born to Mr. and Mrs. Archie Fleming at Mannville hospital on January 20th. Congratulations!

Newest recruits to the fox industry are B. Clelland and I. Currie, bringing the number of ranches in this vicinity to seven.

Plans for holding a skating party were made at the meeting of the dramatic society held at the school Monday night.

About 24 guests attended the skating party staged at the I. Currie home on Wednesday night. A lunch of hamburgers topped off an enjoyable evening.

A successful masquerade dance convened by R. Lukens and W. Ramsay was held at the school house on Friday night. Miss Verna Robertson as a gypsy and Mr. J. Young as a pirate were selected as the best dressed, while Wilma Currie as "Miss Hollywood" and Gordon Ramsay as a dorkie woman secured the prizes in the comic class. Mrs. H. Johnston and Messrs. W. Mathews and R. Ramsay acted as judges. Music was supplied by Messrs. E. Prior, F. Lukens and G. Coutman.

Miss Greta Larson is the guest of Margaret Ramsay.

## World of Sport

(From The Viking News)

The frequency with which Alberta boys figure prominently in the big hockey games of the East, serves to remind us that these chaps were once chasing the puck around a slough or a small rink. In our little rinks, among the hundreds of lads now pushing the rubber disc, will eventually be found the chaps who will win the big prize of a berth on a major team. Our long winter with several months of good skating, is just the place to develop experts in hockey. There are a lot of fine prizes for the boys who will make the grade.

The Viking mixed bonspiel is producing plenty of enthusiasm, with a fine crowd of fans watching the game from behind the glass partition. When one recalls the baseball games of some years ago with "The Jones Girls" ragging the players, and producing as much merriment from the sidelines as the play itself, it shows what a different game curling is. The spectator never "rags" a player. This attitude on the part of the audience is something worthy of note. If you have not been one of these spectators lose no time in joining the crowd there and enjoy the spirit of good sportsmanship shown by both players and fans.

It is not so long ago when women threw their first rocks down at the rink. Fred Ross recalls the frightful damage they did to the ice as they dropped those 40-pound rocks, chipping or gouging to the point of ruin. Today you will see the girls handling those stones with amazing skill. Some of them deliver the rock with a grace and ease that any man might envy. There has been a big improvement. Of course there are a number who would benefit by asking Fred Ross for a few lessons on how to throw a rock correctly. It can be done so gracefully, as some of the girls demonstrate.

Joe Lamb has the distinction of having played with more Big League Hockey teams than any other man. He has worn the sweaters of seven different cities in the National league. Maybe with Joe it looks easier to change sweaters than have the old one washed? Somewhat similar to the saying "It is easier to move than to pay rent." Now Joe is with Detroit, but not to play right away in the front yard. They have sent him over to the "farm team," the back yard of the Red Wings.

## DOCTOR'S GUARANTEE

All those interested in this generous arrangement can become a party to this guarantee by signing same at the office of Wm. Masson, and by paying the sum of Fifteen Dollars cash. This Doctor's Guarantee is good for the year 1938. Several availed themselves of this scheme last year and can testify to its excellent points. Everybody is welcome to sign now. Don't put it off.

## Record of Life Insurance Companies Reviewed

London, Ont., Jan. 17.—In reviewing the record of life insurance in Canada during the past year, Mr. G. Wilson Geddes, president of the Canadian Life Insurance Officers Association and general manager and actuary of the Northern Life Assurance Company, pointed out that no single subject was of such material interest to so many people as that of life insurance, in which more than one-third of the men and women of the country had their savings so safely invested.

These 3,500,000 policyholders, at the end of 1937, were protected against the two great hazards of life, premature death and penniless old age, by approximately \$6,900,000,000 of life insurance then in force in the greatest co-operative and democratic business in Canada. Behind this protection stands, as at December 31, 1937, over \$2,000,000,000 of assets, owned by the policyholders and invested for them in Dominion, Provincial and Municipal securities, in first mortgages on carefully selected city, town and farm properties, in public utility bonds, in school debentures, etc. In this way the savings of more than 3,500,000 thrifty citizens have served the nation's best interests by financing many a worthy and private enterprise, and by thus stimulating employment in the years of economic depression.

"Every working day" throughout 1937" said Mr. Geddes, "half a million dollars was disbursed in cash by the life insurance companies of Canada to their policyholders, most of them men and women of modest means who had thus thriftily provided for the proverbial rainy day. In fact, this daily circulation last year of the accumulated savings of our citizens in life insurance far exceeded the direct relief payments of all agencies throughout the Dominion.

"Despite the recession in other lines of business," continued Mr. Geddes, "more life insurance was sold in Canada in 1937 than in 1936. The increase was about 7%, bringing the total new insurance for the year close to the \$675,000,000 mark. Even more important than the increase in new business was the decrease in terminations, which was probably at the lowest level since 1929. This is an indication that industrial corporations are improving and that the average policyholder is realizing more and more that his life insurance is his greatest asset.

"In their trustee relationship to policyholders and shareholders, the greatest problem confronting life insurance executives," declared Mr. Geddes, "is the handling of investment matters.

"On the whole, conditions improved throughout the country during the past year and a number of municipal utilities and industrial corporations have been taken out of default, and less is being heard of threatened repudiations. The decided recession in business which developed in the United States last summer, fortunately has had little effect on Canadian business so far. The newspaper industry seems to be the only one to feel the effect directly, and of course, the security market has reacted in line with the New York market. The recession in newspaper and security values presents another problem for life insurance companies, but, of course, a comparatively minor one.

"Life insurance companies have come through the last great depression so well, and it has been so generally known that no policyholder has ever offered a loss through a failure of a Canadian life insurance company, that there is danger that the public may conceive the idea that life insurance companies are impregnable against financial difficulties of any kind. I think probably it is time to say that while the life insurance business is based on scientific foundations, and is probably the safest business in the world under natural, fair and honest conditions, it does have an Achilles' heel.

"A fair rate of interest for the rent of accumulated funds of the policyholders is necessary for the success of the business. Theoretically the life insurance could be carried on without interest, but the cost of insurance would be twice as great as it is now and it would not be practicable to attempt to insure lives on this basis. Policies presently in force and guaranteed by the companies are based on the assumption that a fair rate of interest will be earned. The companies are debtors to their policyholders under these contracts, but, of course,

## United Church Notes

Rev. E. Longmire, Minister

Our young people met at the church for their regular meeting last Wednesday evening with 53 present. The president, Kay Shaw, had charge of the meeting and gave the scripture reading and Winnie Reeves led in prayer. Arthur Knudson was then called upon for his report of the boys' parliament held in Calgary during the Christmas holidays, which he attended as representative of the Irma group. Arthur gave a good report and though the attendance was not large the report showed a keen interest on the part of the boys present in the work and program of the Tuxis organization, and the determination to promote and build up the work throughout the province. The committee work and sessions were not only instructive and constructive, but also a real inspiration to the members to return to their home groups with a renewed purpose to carry out the Tuxis motto—"Life is not a goblet to be drained, but a measure to be filled."

A special educational feature was added to the meeting by an illustrated travel lecture, "The Lakes of Killarney" given by Mr. Longmire, which was greatly appreciated.

At the business meeting plans were made for a skating party to be held Wednesday evening, Jan. 26, and also a debate with Wainwright Y.P.O. for February 7th.

The special illustrated service—"Hoffman's Life of Christ" given in the church last Sunday evening was well attended and the pictures greatly appreciated.

Services for Sunday, Jan. 30, are as follows: Irma Sunday school, 11 a.m.; Public Worship, 7.30 p.m.; Mid-week prayer and fellowship service, Wednesday evening, at 7.30. A hearty welcome to all.

can only pay their debts in full if the majority of debtors of the company (that is, borrowers from the company) pay their debts in full.

"In Great Britain and the United States, debtors, when and where necessary, have been relieved at the expense of the general taxpayer, but in Canada legislative relief for the debtor has generally taken the form of forcing particular classes of creditors to extend that relief. Among these creditors the life insurance companies, with their mortgages invested all over the Dominion, carry a great part of the burden. This tendency, of course, is very marked in the Province of Alberta, but the legislation of nearly every Province, as well as that of the Dominion, shows a tendency to relieve the debtor at the expense of life insurance policyholders and other thrifty citizens. We all agree that where the debtor's burden has become too heavy, something must be done for him; but why should not the whole citizenship of Canada share in this relief, rather than a particular group of the most thrifty and hard-working individuals. In this one instance, at least, the United States legislation would seem to be conceived in a fairer spirit and with more far-reaching vision.

"Mortgage loans," said Mr. Geddes, "constitute one of the most suitable fields for the investment of life insurance funds and there is a great deal of money available for first class loans at low interest. Real estate, however, was so depressed in value, because of the high taxes assessed against such property, that mortgage loaning was necessarily of a proportionately low amount in each case. If tax rates on real estate could be cut to conservative levels, the desirability of owning a home rather than of renting a house would be considerably increased.

"Executives of life insurance companies have always felt that the true facts of life insurance should be placed fairly and squarely before the public. This has been done through the institutional advertising, sponsored by the Canadian Life Insurance Officers Association in the interests and for the information of policyholders and the public generally, which for 17 years past has appeared and will continue to appear in the press of every Province in Canada and which publicity, on occasion, has been augmented by radio broadcasting."

A sliced banana added to the white of an egg and beaten until stiff makes a delicious filling for a cake.

## The Gasoline Hazard

With the coldest, lengthiest and, therefore, the most hazardous part of the winter yet to come, sixteen coffins, containing the tortured bodies of victims of the fire demon have been lowered into the ground and hospital doors have opened to admit another twenty injured by the same agency, in Saskatchewan alone this season, and this is the pre-Christmas toll in one of the prairie provinces.

In the absence of figures it is safe to presume that comparable losses have occurred in the sister provinces of Alberta and Manitoba. Indeed stories of tragedies appearing in local and metropolitan newspapers afford the evidence that such is the case.

These graves give silent testimony to the risks annually incurred in a cold climate during the winter season, and, in most cases, are mute evidence of the truth of the old adage "familiarity breeds contempt"; in other words they are, in the majority of instances, the result of carelessness—a lack of appreciation, or forgetfulness, of the dangers involved in the handling of fire.

### Danger In The Homes

Statistics show that the great bulk of these life and property losses and injuries have occurred in homes and in most cases in homes on the isolated farmstead or in the small villages and towns, where fire protection equipment is either entirely absent or at a minimum and where trained fire fighters are completely absent.

Investigations conducted by, and information received by provincial and local authorities and fire insurance companies show also that the greater number of these disastrous conflagrations occur in the early morning after fires have been lighted and adult members have left the house for outside chores, leaving children and sometimes women still sleeping in their beds. For the latter it means death by smoke suffocation or cruel flames.

In this season's fires, gasoline is indicted as one of the most potent agencies of death, injury and loss of home and contents. In some cases, it has been used in mistake for coal oil to lash dying embers into quick flame or to spread up a newly laid fire. In other instances the use of this dangerous fluid for dry cleaning operations has brought irremediable disaster upon an unsuspecting household.

### Carelessness To Blame

In other words, in nearly every instance, somebody's carelessness or negligence can be blamed for the dire results which have followed. There has been a violent explosion, a death-dealing fluid has been sprayed in all directions and the doctor, the coroner and the undertaker have been called in to perform the obsequies. In the twinkling of an eye a happy household has been converted into a shambles, no less direful because disaster was unsuspected a moment before and no less horrible than the streets of Shanghai after the visit of a Japanese bomber.

When details of these disasters appear in cold print subsequently, wonderment at the carelessness and folly of mankind speedily succeeds the shock occasioned in the mind of the reader by graphic descriptions of the horrors of such disaster and the suffering they entail.

The wonder is further accentuated by the thought that these disasters have followed so close on the heels of the annual fall fire prevention campaigns, when well directed efforts were made to render citizens fire conscious, apparently all to no avail.

### A Grain Of Comfort

There is some comfort, however, in the discovery that these fire prevention campaigns are bearing some fruit and more particularly in the fertile and impressionable minds of the youth of the country, for in the past few years, there has been marked reduction in the number of conflagrations resulting from the misuse of matches by children—an indication that children, at least, are learning and remembering valuable lessons imparted in the schools during fire prevention week.

These results of the campaign in the schools among the children give rise to the hope that fire losses from misuse of gasoline will be materially reduced in the future within the next two or three decades when they succeed the present generation as the masters and mistresses of the households in the rural districts. They at least serve to demonstrate that the words of admonition and advice which form a component part of these campaigns are worthwhile and give rise to the belief that later they will bear fruit in a substantial reduction in fire losses where such are caused by carelessness or neglect.

In the meantime one can only suppose that fire losses attributable to carelessness with gasoline will continue more or less unaltered, unless some measure can be found to make the use of gasoline for lighting fires and for other uses in the home impossible.

### Trying To Keep Peace

New Minister To Palestine Will Have Plenty To Do.

Twenty years ago in Palestine the Turks were fleeing before British, French and Italian troops led by tall, khaki-clad General Allenby. But their sweeping bayonets left a conflict, growing from the national ambitions of Arabs and Jews. Under mandate of the League, the British flag was raised over Palestine and British colonial expertise was brought to bear on the problem. Out of its experience Great Britain now proposes a division of the Holy Land, both Jews and Arabs to be offered their own small mandate area. The plan still pending, and the population still content. So Sir Charles Tegart, doubtfully dour of terrorism in India, arrives in Jerusalem on the 20th anniversary of Allenby's triumphal entry, to take up reorganization of the Palestinian police.

He'll be the apex of a wedge to separate dissident Arabs and Jews—Christian Science Monitor.

### Attains Ripe Age

Ontario Woman Has Lived Under Six British Sovereigns

Mrs. Mary Jane Bogart, who says she is just "living on borrowed time," celebrated recently the 103rd anniversary of her birth.

Mrs. Bogart has a word for the young girls of today. She feels they do not wear sufficient clothes. If they did they would live longer and be healthier, she thinks.

Born in County Fermanagh, Ireland, she has lived under six British sovereigns, being born three years before Queen Victoria ascended the throne in 1837. She came to Canada when she was 11 years old and lived in Morewood, Ont., not far from Ottawa, for the last 92 years.

Due to its many indentations, Alaska's coastline measures 35,000 miles—greater by 10,000 miles than the earth's circumference.

### Empire Is Stronger

Crisis Of Abdication Resulted In Closer Imperial Ties

The English obviously understand the value of royal pomp as a force to discipline extremists and smooth out class conflict. The visits of four Kings to London will help to raise the prestige of the English dynasty as much as they help to raise that of visiting royalty. Contrary to many pessimistic views the English Crown has emerged from its crisis at the end of last year much stronger than it ever was. So long as Constitutional harmony exists between King, Government and people, the balance of Empire will not be disturbed. In fact the Empire benefited from last year's experience. Imperial ties are closer than ever.—Tidings, Stockholm.

### Started As Pitboy

Thomas Greenall Rose To High Position In England

Thomas Greenall, who began life as an oppressed pitboy in the last century and rose to be one of the founders of the Miners' Federation of Great Britain, died recently at Pendlebury, Lancs., England.

Greenall as a pitboy dragged a coal wagon for 12 hours daily with a chain around his waist. Later he became a miner and a prominent union official. He sat as a Labor member of parliament from 1922 to 1929 for the Farnworth division of Lancashire.

### The Day Of Jingle Bells

Jingle bells will soon be gone, it is feared at Belleville, Ontario. A city harness maker had to search through his stock for a half-hour before unearthing a set of bell harness for a customer, the first person to demand bells for his horses in three years.

The temperature of the sun is about 11,000 degrees Fahrenheit.


Hawaii hasn't a single roadside billboard.

# Announcing

## TWO NEW FORD V-8 CARS FOR 1938



### THE DE LUXE



### THE STANDARD



Ford offers two new cars for 1938—the Standard Ford V-8 and the De Luxe Ford V-8. They are different in appearance—but built to the same standard of mechanical excellence—on the same 112-inch wheelbase.

Because people liked our 1937 car so well, they bought more than of any other make. They liked its looks, its smooth performance, and the way it handled. We have improved on that car in the newly styled Standard Ford V-8.

But some folks wanted still more size and style, with the same fundamental Ford advantages. For them, we have designed a new De Luxe line.

The De Luxe Ford V-8 Sedans are longer with more room, larger luggage space, and finer appointments. De Luxe cars are equipped with the 35-horsepower Ford V-8 engine. They provide more

motoring satisfaction at low Ford prices.

The Standard is even lower priced than the De Luxe. It is a brilliant, modern car. It has graceful new lines and well-tailored interiors. It gives you the same basic advantages of the 35-horsepower Ford V-8 engine.

Before Ford made V-type 8-cylinder engines available to every one, they were used only in expensive cars. Since then, four million Ford owners have learned the genuine enjoyment of driving an 8-cylinder car with all-round economy. The low prices of the De Luxe and Standard cars make it easy for you to step into the V-8 class.

### FIT YOUR CAR TO YOUR NEEDS

With two distinct designs, two body styles, and two price ranges, you'll find a 1938 Ford car to fit your personal needs exactly. Whatever one you choose, you get time-

proved Ford V-8 performance. Whatever price you pay, you get a car built soundly to serve you well. . . . That's the Ford way.

### FOR LOW DELIVERED PRICES SEE YOUR LOCAL FORD DEALER

De Luxe Ford V-8 models are Coupe, Tudor Sedan, Fordor Sedan, Convertible Coupe, Club Coupe, Convertible Club Coupe, Phaeton and Convertible Sedan.

Standard Ford V-8 is available in three models: Coupe, Tudor Sedan and Fordor Sedan.

Ford sells a fully equipped car at the lowest possible price. The prices on De Luxe models include twin tail lights, two windshield wipers, two sun visors, twin electric horns, cigar lighter, de Luxe steering wheel, glove compartment clock and lock, chrome wheel bands, in addition to front and rear bumpers and guards, spare wheel and tire and tube, tire lock, and headlight beam indicator.

Prices on Standard models include front and rear bumpers and guards, spare wheel and tire and tube, tire lock, one tail light, one windshield wiper, one sun visor, cigar lighter, headlight beam indicator, and two horns.

### Atlantic Air Service

Imperial Airways Have Set 1940 As Date For Inauguration

Imperial Airways have set 1940 as the goal for inauguration of a regular trans-Atlantic passenger air service between Great Britain and Canada.

Aviation officials say the service may be launched sooner, but the experimental program of the ocean route calls for a further series of flights under varying weather conditions and paying passengers will not be carried until every phase of the proposed service has been thoroughly explored.

To airmen of experience the trans-Atlantic route holds no greater hazards than some of the longer-distance flights on Empire services already established. There has actually been a rush of volunteers for the privilege of being selected as prospective Atlantic pilots.

### A Real Anniversary

Oshawa, Ontario, was recently the scene of about as happy an event as could be asked for. Twin brothers, Bennet by name, were married 50 years ago in a double wedding. With all four participants in that "away back when" occasion still hale, hearty and happy, their golden anniversary was joyously celebrated on December 14.

Brown bread gives more food value than white bread, because the bran contains vitamins, mineral matter and cellulose.

You will find poetry nowhere, unless you bring some with you.

### Gave Life For Pup

Coyote Showed Parental Devotion Not Lacking In Animals

Sport of pioneers days—coyote hunting with hounds—is coming back in southern Alberta, but a modern touch is added to-day. The hunters chase behind the speedy hounds, following the tricky coyotes in automobiles. It is not only a popular sport again, but a profitable one.

Pelts sell at \$10 to \$12 and some real prime ones bring as much as \$20 a skin. Youthful of the foothills rangeland country, speeding over snow-covered fields, are combining business with pleasure.

Parental devotion is not missing in coyote hunts. The story is told of a big grey coyote that eluded hunters for years. Then, a son brought death to the father.

Chased by greyhounds the parents were well ahead but the coyote pup lagged behind, winded and soon to fall victim to the dashing hounds. The old fellow deserted his life-long mate, and drew the dogs away from the worn-out offspring. Mother and pup escaped. "Dad" was caught and killed.

### Box Of Relics Stolen

A wooden box containing relics from the tomb of King Tut Ankhamen of Egypt, addressed to the Brooklyn Museum in New York, was stolen while in transit in London. The box held a model ax, knife, beads, bracelets, a vase and other trinkets.

When peeling apples, expose them to the air as little as possible. This prevents discoloration.

# NEW



## And Far Handier Than Older Ways!!!

Here is the most useful waxed tissue package you've ever seen.

This new pack contains 45 sheets of silver white waxed Tissue. Through the top of the pack is a metal eyelet for hanging on the wall. Inside, the tissue is held in an ingenious grip so that you can withdraw one sheet at a time by simply reaching out with one hand.

"Presto-Pack" thus becomes the handiest of all kitchen aids. You will wonder how you ever managed without it.

**APPLEFORD PAPER PRODUCTS LIMITED**  
HAMILTON - ONT.

At grocers, drug-gists, stationers and departmental stores.

**Warehouses at Calgary, Regina and Winnipeg**



**LISTEN...**  
on Friday Night  
"CANADA-1938"  
IMPERIAL TOBACCO'S  
INSPIRING PROGRAM  
EVERY FRIDAY NIGHT  
On a National  
Coast to Coast Network

## WHAT HO!

By  
**RICHARD CONNELL**  
By Arrangement With Thomas  
Allen, Publisher, Toronto.

CHAPTER IV. Continued

"It's a spotted dog," said the earl of the pouting. "There are two kinds of spotted dog, whispering and shouting. We call it whispering when the sultanas are close together and shouting when they are far apart."

Ernest ate mechanically, with only a dim sense that the food was good; for it was a dream meal. He would hardly have noticed it had the soup been ink, the fish flame and the pudding sawdust. It is a luncheon with the Earl of Bingley and Lady Rosa—and I'm going to stay here with them—he kept thinking. He donned his best formal manners. The earl was anything but formal. Conversationally he was a bit difficult to follow. His technique was that of a hungry hen in a field of crickets. He would pounce at a subject, worry it a few seconds, see another more to his liking, go for that, and then he led off in pursuit of something entirely irrelevant.

"Hobbies," he said, suddenly. "I beg your pardon, sir?" said Ernest.

"Hobbies," repeated the earl. "I have 'em. Captain Duff-Hooper has 'em. He collects pipes and horses. My daughter is a regular little field with twiddling with machinery. She's a gadget-hound. I have many interests—flowers, philosophy, ventriloquism, buttons—I've thousands of buttons of all sorts. What do you do, Mr. Bingley?"

"I'm a taxidermist."

"Fascinating," said the earl. "Isn't it, Esme?"

"Oh, quite."

"Have you any examples of your work with you?" the earl asked.

"Now, father," said Lady Rosa, "you could hardly expect Mr. Bingley to go around with his pockets full of stuffed toadstools."

"He could if he wanted to," returned the earl. "Couldn't you, Mr. Bingley?"

"I suppose so," said Ernest.

"You see," said the earl. "Of course he could. Perhaps you have some pictures of your work about you."

"Well," began Ernest, shyly.

"He's exclaimed the earl. "Out with them, please, Mr. Bingley. I'm excessively partial to pictures."

Reluctantly Ernest took from his wallet the photograph Mr. Slocum had taken of him aboard the horse. He handed it to the earl, who studied it with interest.

"You ride bare-back in the States, I see," said the earl. "That takes talent."

"I don't ride at all well," said Ernest.

"Six you," said the earl.

He passed the picture to Duff-Hooper.

"The heart's conformation is passable," was his verdict. "As Master of the Pomyton, Hands you might invite Mr. Bingley to hunt with you," suggested the earl.

"Yes, yes, certainly," said the captain. "Glad to mount you, Bingley. I've a new Irish hunter—Fin McCool—and I'm not sure what he can do. Ernest decided that this was one Bingley tradition to which he would not adhere. He was far more at home with deceased than live horses.

"Are the red Indians in your part of the country hostile?" the earl inquired.

"Oh, no, sir. In fact I know only two—one is a bookkeeper, and the other sells brushes."

"Bit of a come-down from war-whoops and scalping, what?" commented the earl.

Perhaps you'd care to test him over some of our jumps, Bingley."

"No, thank you," said Ernest. "You're very kind, but no thank you."

"Oh, but you must hunt," said the earl. "Bingley tradition, and all that."

When the spotted dog had been reduced to a pup, and the efril had finished his fourth demi-tasse, he said:

"And now, Mr. Bingley, I suppose we'd better have our little talk, eh?"

Ernest had read in society novels how the ladies retired after eating and the men sat at table exchanging unexpurgated anecdotes until the more or less enthusiastic "Shall we join the ladies" was pronounced.

He said, "Yes, sir, of course."

"Would you mind stepping into my study?" the earl said. "We can be absolutely private there."

This remark puzzled Ernest. He saw no necessity for absolute privacy, unless the earl's post-prandial stories were of such a nature they might shock the servants.

"Whatever you say, sir," Ernest assented.

"Crump, kindly show Mr. Bingley into my study," said the earl. "I'll be there directly."

"Very good," said Ernest. "Will you come with me, sir?"

With a bow to Lady Rosa, and a quarter-bow to Duff-Hooper, Ernest withdrew and was shown into a small comfortable room, with sporting prints on the walls, and some books, mostly Jorrockses, Somervilles, and technical tomes on horsemanship, warfare against garden pests, and the care and feeding of colts.

While waiting for the earl, Ernest sat about the business of collecting his thoughts, which were as tangled as a dozen eels in a pail, and hobbling his runaway emotions.

Under the spell of Rosa he had agreed to stay, and for a while mooned, perhaps. He was still under her spell—he sat there in the study. Just the thought of her, the echo of her voice, the remembrance of her smile caused those cardiac palpitations, that state of elation and despair, that ecstatic and godly look which are the well-recognized symptoms of a very old and universal complaint which attacks young men and sometimes older men. Its germ has never been isolated, no antidote for it is known. When a man gets it he can't be cured, and what is more, he doesn't want to be.

However, certain hard and thorny facts pushed their way into Ernest Bingley's moony mind. He had no wardrobe for an extended stay at the castle, nor the cash to buy one. Nor could he afford to take the time from the business he prized so highly for he had left it in the tyro hands of one of nature's alchemists and that the young Slocum was making a sorry mess of it. Ernest was sure. And yet—a month under the same roof as Rosa, and that roof the roof of Bingley Castle—how could that be valued in terms of taxidermy, gold, or anything else? Opportunity, Ernest felt, had not only knocked, but had broken down the door, marched in and seized him by the collar. He remembered Rosa had said she liked his kind of mind. He remembered that she had called him "Cousin Ernest." He remembered—and then the Earl of Bingley bounced into the study, his countenance illuminated by a Pickwickish beam.

"My daughter has told me the good news," he said. "Delighted you like it here. Now, shall we talk turkey?"

"We'll just fix up the terms then," said Ernest's surprised expression, the earl said.

"I picked that up in the cinema. A police charger in one of your films was always inviting people to talk turkey. I took it to mean 'let us be frank'." Now, I, by nature, am frank; too, to frank my daughter often says. I shall not beat about the bush but shall grasp the bull by the horns. As an American businessman I know that you want me to come clean, what?"

"Well, yes," said Ernest.

"We'll just fix up the terms then," said the earl, briskly.

"Terms?" echoed Ernest.

"I promised Rosa I'd be business-like," said the earl. "There'll be papers and so on to sign. I suppose my solicitor will draw them up and send them on to you in due course. Of course no legal documents are necessary between you and me. Any Bingley's word is as good as gold."

"Business recession in Canada? Well last November, according to the Ottawa Journal, the Government's excise taxes, perfectly good barometer of business, showed a heavy gain over November of last year; and Canada's export trade has passed the three-quarters of a billion mark—for eight months."

A large armament concern of Prague, Czechoslovakia, is establishing a branch in Brazil.

2236

## DISLOCATED ELBOW LED TO NEURITIS

Could Not Straighten Her Arm

Four months ago, this woman dislocated her left elbow. Although the elbow was properly set, she developed neuritis and could not straighten her arm. She was ordered to take Kruschen—with the happy result described in this letter.

"I had an accident four months ago, and my elbow was seriously dislocated. Fortunately, it was set right there and then, but afterwards I could not straighten the arm to its full extent. It was X-rayed, and the surgeon told me I was inclined to be rheumatic. I was ordered to take Kruschen Salts—one teaspoonful in a glass of hot water on waking. Now I am getting along famously. The pain in my elbow is better, and daily, I am able to extend the arm more easily. (Mrs. P.)

Rheumatic conditions are often the result of an excess of uric acid in the body. Two of the ingredients of Kruschen Salts have the power of dissolving uric acid crystals. Other ingredients assist Nature to expel these dissolved crystals through the natural channels.

good as his bond, and in my case a jolly sight better."

Ernest felt that his education in English manners and customs was progressing with giddy swiftness. He had read, with envy, of long stays at English country houses, but could not recall that any mention had been made of a legal contract as a preliminary to such a visit. Ernest waited for the earl's next words, never a very long wait.

(To Be Continued)

Economic Conference

Proposals for World Currency Equalization Fund

Proposals for creating a world currency equalization fund and for mobilization of frozen credits are understood to feature a report on world economic conditions, about to be made public by ex-Premier Paul Van Zeeland of Belgium.

The report, based on study which Van Zeeland undertook at the request of the British and French governments, is expected to suggest immediate opening of negotiations among Great Britain, the United States, France, Germany and Italy, with the object of convoking an international economic conference.

Van Zeeland's concrete conclusions, as outlined in the report, are understood to have already received the virtual approval of British, American and French authorities.

Van Zeeland's report is believed to point to establishment of an international economic study centre as proposed several months ago by King Leopold of Belgium in a letter to Van Zeeland.

University of Manitoba

Asks For Additional Grant In Order To Maintain Service

The annual report of University of Manitoba board of governors, tabled in the Manitoba legislature, stressed the need of additional grant of \$200,000 annually.

The report, tabled by Hon. Ivan Schultz, minister of education, declared restoration of salary reductions was absolutely essential if the college was to retain a competent staff. Because of the keen demand for capable professors in Canada and United States, the university has lost several valued members of the teaching staff, the report said.

Restoration of the cuts to the level of September, 1932, would require \$100,115. Other present financial needs are \$25,000 for library, laboratories, supplies and equipment; \$25,000 for research projects and \$50,000 for new members of the staff.

Attacked By Panther

Malay Native Found Jungle Pool Was Not A Refuge

A jungle pool was the refuge from a black panther which was pursuing an Indian in the Malay State of Perak recently. The panther, however, followed him into the water and seized him by the hand for a terrific struggle followed, but finally the native exerting all his strength, managed to hold the animal under the water long enough to drown it. He is now being treated in hospital for a badly-mauled hand. The panther is being stuffed.

Denmark's shipments to Germany in the last year were \$8,000,000 greater than expected.

A Body Builder

WHEN you feel out-of-sorts, when you've no appetite, or stomach troubles, with gas or acid indigestion, why not try Dr. Pierce's Golden Medical Discovery?

If you want to put on healthy flesh—this is the tonic for you. Read what Dr. C. Callaghan, Ont., said: "I had no appetite, was underweight, didn't sleep well at night and after eating, I suffered a good bit with acid indigestion and gas. Dr. Pierce's Golden Medical Discovery soon had me feeling better again. My appetite came back by willing force. I was a weak, thin, sickly, nervous, it's a good blood tonic. Sold by druggists."

**Health LEAGUE of CANADA**  
presents  
**TOPICS of VITAL INTEREST**  
by DR. J. W. S. McCULLOUGH

## ARTICLE No. 22

Cancer And The Human Race

Doctor Bonne, Professor of pathology in the School of Medicine, Java, writes some interesting things concerning the incidence of cancer in the extremely primitive, the simply primitive and the eastern races with whom he is acquainted.

Examples of the extremely primitive are the pygmy Papuans of New Guinea and the aboriginal Indians in South America. No missionaries, no government, no money, no nails

among these people. They fly at the sight of a white man. As to disease among them we haven't the faintest idea.

The simply primitive are those within reach of government, trade and civilization. Among such are the coastal Indians of the Guianas in South America, many negro tribes in Central Africa, the coastal Papuans of New Guinea, the Dajaks of Central Borneo, and the aboriginal population of Australia.

The missionary and the government doctor sees little or no cancer among these people, not because they do not have cancer but because they consult a doctor with great reluctance. Cancer is not often seen amongst them; neither is diabetes, leukaemia, cirrhosis of the liver and many other internal diseases. As the belief in evil spirits dies away and these people consult a doctor cancer of the genital organs or the mouth is discovered.

The general mortality among the eastern nations is much higher than in Western Europe and North America. The chance of dying young is much greater. Consequently the number of persons of advanced (cancer) age are less than in Western civilization. Fewer are left to have cancer. Dr. Bonne, from his vast experience among the people of the East, finds that there is a remarkably high frequency of primary liver cancer in various parts of the tropics; that stomach and gastric ulcer cancer are almost totally absent among the native Malay population of Java, but that cancer of the skin of the legs is common in male Malays. He concludes that when the cancer rate in the East is recalculated for a population of standard age, the total mortality is in accord with the usual figures for Western countries. The information available about the incidence of cancer indicates that it is a disease of brown and poor, white and black, rich or poor; that races and people all over the world have cancer in about equal proportions.

Next article: Cancer of Lip and Mouth.

Editorial Note: Readers desiring the complete set of Dr. McCullough's cancer articles at once may secure same by writing to The Health League of Canada, 105 Bond St., Toronto, Ont.

A Noble Effort

This short essay on frogs, by a young immigrant from Norway, was reported by the Chicago Board of Education: "What a wonderful bird the frog are. When he stands he sit almost. When you fly almost. He ain't got no sense hardly. He ain't got no tail hardly, either, when he sit on what he ain't got almost."

A very sure way to judge people is by the way they do or do not return the books and tools they borrow from you.

Denmark's shipments to Germany in the last year were \$8,000,000 greater than expected.

A Body Builder

WHEN you feel out-of-sorts, when you've no appetite, or stomach troubles, with gas or acid indigestion, why not try Dr. Pierce's Golden Medical Discovery?

If you want to put on healthy flesh—this is the tonic for you. Read what Dr. C. Callaghan, Ont., said: "I had no appetite, was underweight, didn't sleep well at night and after eating, I suffered a good bit with acid indigestion and gas. Dr. Pierce's Golden Medical Discovery soon had me feeling better again. My appetite came back by willing force. I was a weak, thin, sickly, nervous, it's a good blood tonic. Sold by druggists."

Denmark's shipments to Germany in the last year were \$8,000,000 greater than expected.

A Body Builder

WHEN you feel out-of-sorts, when you've no appetite, or stomach troubles, with gas or acid indigestion, why not try Dr. Pierce's Golden Medical Discovery?

If you want to put on healthy flesh—this is the tonic for you. Read what Dr. C. Callaghan, Ont., said: "I had no appetite, was underweight, didn't sleep well at night and after eating, I suffered a good bit with acid indigestion and gas. Dr. Pierce's Golden Medical Discovery soon had me feeling better again. My appetite came back by willing force. I was a weak, thin, sickly, nervous, it's a good blood tonic. Sold by druggists."

Denmark's shipments to Germany in the last year were \$8,000,000 greater than expected.

A Body Builder

WHEN you feel out-of-sorts, when you've no appetite, or stomach troubles, with gas or acid indigestion, why not try Dr. Pierce's Golden Medical Discovery?

If you want to put on healthy flesh—this is the tonic for you. Read what Dr. C. Callaghan, Ont., said: "I had no appetite, was underweight, didn't sleep well at night and after eating, I suffered a good bit with acid indigestion and gas. Dr. Pierce's Golden Medical Discovery soon had me feeling better again. My appetite came back by willing force. I was a weak, thin, sickly, nervous, it's a good blood tonic. Sold by druggists."

Denmark's shipments to Germany in the last year were \$8,000,000 greater than expected.

A Body Builder

WHEN you feel out-of-sorts, when you've no appetite, or stomach troubles, with gas or acid indigestion, why not try Dr. Pierce's Golden Medical Discovery?

If you want to put on healthy flesh—this is the tonic for you. Read what Dr. C. Callaghan, Ont., said: "I had no appetite, was underweight, didn't sleep well at night and after eating, I suffered a good bit with acid indigestion and gas. Dr. Pierce's Golden Medical Discovery soon had me feeling better again. My appetite came back by willing force. I was a weak, thin, sickly, nervous, it's a good blood tonic. Sold by druggists."

Denmark's shipments to Germany in the last year were \$8,000,000 greater than expected.

A Body Builder

WHEN you feel out-of-sorts, when you've no appetite, or stomach troubles, with gas or acid indigestion, why not try Dr. Pierce's Golden Medical Discovery?

If you want to put on healthy flesh—this is the tonic for you. Read what Dr. C. Callaghan, Ont., said: "I had no appetite, was underweight, didn't sleep well at night and after eating, I suffered a good bit with acid indigestion and gas. Dr. Pierce's Golden Medical Discovery soon had me feeling better again. My appetite came back by willing force. I was a weak, thin, sickly, nervous, it's a good blood tonic. Sold by druggists."

Denmark's shipments to Germany in the last year were \$8,000,000 greater than expected.

A Body Builder

## THE ROYAL BANK OF CANADA

General Statement, 30th November, 1937

LIABILITIES

Capital stock paid up..... \$ 35,000,000.00  
Reserve fund..... 20,000,000.00  
Balance of profits carried forward as per Profit and Loss Account..... 2,315,176.14  
Dividends unclaimed..... 23,215,176.14  
Dividend No. 21, not due 8% per annum, payable 1st December, 1937..... 700,000.00  
23,915,176.14  
\$ 85,040,855.01

Deposits by and balances due to Dominion Government..... \$ 6,637,846.08  
Deposits by and balances due to Provincial Government..... 10,191,871.80  
Deposits by the public not bearing interest, including interest accrued to date of statement..... 308,179,371.97  
Deposits by and balances due to other chartered banks in Canada..... 420,402,615.88  
Deposits by and balances due to banks and banking corporations in the United Kingdom and foreign countries..... 1,083,825.11  
12,598,088.73  
Notes of the bank in circulation..... 756,099,696.57  
Bills payable..... 28,444,831.14  
Acceptances and letters of credit outstanding..... 411,705.29  
Liabilities to the public not included under the foregoing heads..... 292,953.48  
\$86,536,112.77

ASSETS

Gold held in Canada..... \$ 12,280.65  
Subsidiary coin held in Canada..... 1,280,131.09  
Gold held elsewhere..... 323,188.49  
Subsidiary coin held elsewhere..... 2,277,098.65  
Loans of Bank of Canada..... 308,179,371.97  
Deposits with Bank of Canada..... 88,848,733.36  
Deposits of other chartered banks in Canada..... 19,032,282.58  
Government and bank notes other than Canadian..... 19,032,282.58  
\$ 28,076,674.22  
Deposits with and balances due by other chartered banks in Canada..... 2,669.35  
Due to banks and banking correspondents elsewhere than in Canada..... 47,149,387.68  
75,228,061.85  
Dominion and Provincial Government direct and guaranteed securities maturing within two years, not exceeding market value..... 95,745,198.13  
Other Dominion and Provincial Government direct and guaranteed securities, not exceeding market value..... 149,861,176.76  
Canadian municipal securities, not exceeding market value..... 9,127,673.57  
Public securities other than Canadian, not exceeding market value..... 25,927,483.06  
Other bonds, debentures and stocks, not exceeding market value..... 35,907,376.75  
Call and short (not exceeding 30 days) loans in Canada on real estate sold by the Bank, debentures and other securities of a sufficient marketable value to cover..... 19,392,906.77  
Call and short (not exceeding 30 days) loans elsewhere than in Canada on real estate sold by the Bank, debentures and other securities of a sufficient marketable value to cover..... 10,070,583.59  
\$514,671,335.81

Current loans and discounts in Canada, not otherwise included, estimated loss provided for..... \$185,406,955.52  
Loans to Provincial Governments..... 4,590,097.99  
Loans to cities, towns, municipalities and school districts..... 10,566,673.62  
Current loans and discounts elsewhere than in Canada, not otherwise included, estimated loss provided for..... 101,147,198.10  
Non-current loans, estimated loss provided for..... 2,906,428.63  
304,607,353.96  
Real estate other than bank premises..... 2,581,015.64  
Mortgages on real estate sold by the Bank..... 788,834.19  
Liabilities of customers under acceptances and letters of credit as per contract..... 26,085,369.87  
Shares of and loans to controlled companies..... 3,805,483.30  
Other assets not included under the foregoing heads..... 1,550,000.00  
\$865,536,112.77

NOTES—The Royal Bank of Canada (Incorporated under the laws of Canada) has been incorporated under the laws of France to conduct the business of the Bank in Paris, and the assets and liabilities of The Royal Bank of Canada (France) are included in the above General Statement.

M. W. WILSON, President and Managing Director, S. G. DORSON, General Manager

AUDITORS' REPORT

TO THE SHAREHOLDERS, THE ROYAL BANK OF CANADA: We have examined the Statement of Financial Position of The Royal Bank of Canada as at 30th November, 1937, and the Statement of Profit and Loss for the year ended 30th November, 1937, and the Statement of Dividends for the year ended 30th November, 1937, and we have also examined the cash and investment securities representing the Bank's investments as at the 30th November, 1937, and at various dates during the year have also checked the cash and investment securities at several of the important branches.

We have obtained all the information and explanations that we have required, and in our opinion the Statement of Financial Position of The Royal Bank of Canada as at 30th November, 1937, and the Statement of Profit and Loss for the year ended 30th November, 1937, and the Statement of Dividends for the year ended 30th November, 1937, are true and correct in all material particulars, and it is as shown by the books of the Bank.

W. C. GARTH THOMSON, C.A., of Grant, Marwick, Mitchell & Company, Auditors.  
M. GORDON FASSELL, C.A., of Haskell, Elderkin & Company, Auditors.

Montreal, Canada, December 22, 1937.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 30th November, 1936..... \$ 3,913,796.49  
Profits for the year ended 30th November, 1937, after providing for Dominion and Provincial Government taxes amounting to \$947,829.26 and after making appropriations to Contingency Reserves out of which Reserves provided for all bad and doubtful debts has been made..... 3,711,379.65  
\$ 7,625,176.14

APPROPRIATIONS AS FOLLOWS:  
Dividend No. 19, at 8% per annum..... \$ 700,000.00  
Dividend No. 199 at 8% per annum..... 200,000.00  
Dividend No. 200 at 8% per annum..... 200,000.00  
Dividend No. 201 at 8% per annum..... 200,000.00  
Contribution to the Pension Fund Society..... 2,500,000.00  
Appropriation for Bank Premises..... 200,000.00  
Balance or Profit and Loss carried forward..... 2,315,176.14  
\$ 7,625,176.14

M. W. WILSON, President and Managing Director, S. G. DORSON, General Manager  
Montreal, December 22, 1937.

Under Rule Of Czar

Russians Allowed To Leave Country But Not Their Country

Father Frederic Slidenberg, S. J., executive dean of the University of Detroit, said in St. Louis, that Russians were better off under the Czars than they are to-day. The University of Detroit dean, speaking before the faculty of St. Louis University, said that "while there was little freedom under the Czars, a Russian could at least leave his country, whereas to-day we may not, and the government is paramount in industry, agriculture, education, literature and art."

There are 24,378 richland runners registered in Shanghai—more than there are taxicabs in New York City.

Little Helps For This Week

O Lord be gracious unto us, we have waited for Thee. Isaiah 33:2.

He never comes too late. He knoweth what is best; Vex not thyself in vain; Until He cometh, rest.

We make mistakes, or what we call such. The nature that could fall into hopeless confusion of our own ignorant making, but that the finger of God has been at work among our lives, and that the emerging is into this blessed order, that He is forever making up for us our own undoings, and that He makes them up before-hand. The Lord knows how to make stepping-stones for us of our defects even, it is what he lets them be for. He remembers in the making that we are but dust, the dust of earth, and that He chose to make something out of it just a little lower than the angels.

There will be no British government booth in the 1938 Paris International Exhibition owing to the Empire Exhibition to be staged at Glasgow.

STOP Itching

TORTURE In A Minute

For quick relief from the itching of eczema, hives, pimples, skin eruptions, etc., apply Dr. O. O. Prescription. It is the only medicine that gives instant relief. It is the only medicine that gives instant relief. It is the only medicine that gives instant relief.

PATENTS

AN OFFER TO EVERY INVENTOR. Dr. O. O. Prescription is a full patent medicine. It is the only medicine that gives instant relief. It is the only medicine that gives instant relief. It is the only medicine that gives instant relief.

